

ABSTRACT

A method and system for tracking the compliance of a portfolio account used to finance benefit obligations containing a plurality of assets distributed among at least one fund category, containing at least one investment vehicle, such as cash, stocks, bonds, insurance policies, is disclosed. The method monitors the balance of assets included in selected investment vehicles, e.g., stocks, equities, and relates them to new or modified liability allocations. The method identifies a liability balance associated with selected ones of the investment vehicles within each of the fund categories, identifies an asset balance associated with the value of equities in the account and divests a portion of selected investment vehicles when the asset balance is in violation of a known regulation with regard to the liability balance. The method further provides an indication for reporting when the asset balance is within the known relation to the liability balance as required by appropriate regulations.